

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patrick G. Scullion
 Debtor

Case No. 18-18200-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Aug 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2019.

db
 14245417 +Patrick G. Scullion, 17 Kenwood Terrace, Hamilton, NJ 08610-2504
 14245422 Apex Asset Management Llc, Po Box 5407, Lancaster, PA 17606-5407
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
 14245425 Children's Specialized Hospital, PO Box 48066, Newark, NJ 07101-4866
 14245429 +Exceptional Medical Transportation, PO Box 19, West Berlin, NJ 08091-0019
 14245430 Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
 14245431 +Jefferson Health, P.O. Box 88, Philadelphia, PA 19105-0088
 14245432 Langhorne Physicians Services, Attn #19113C, PO BOX 14000, Belfast, ME 04915-4033
 14245434 Physician Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
 14245435 Princeton Healthcare System, Lockbox 9226, PO Box 789226, Philadelphia, PA 19178-9226
 14245437 Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
 14245438 Rothman Orthopaedic Specialty Hospital, 3300 Tillman Drive, Bensalem, PA 19020-2071
 14245444 +United Anes Serv PC, PO Box 828962, Philadelphia, PA 19182-8962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHHOLBER.COM Aug 28 2019 06:43:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Aug 28 2019 02:46:17 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 28 2019 02:46:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 28 2019 02:46:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14245418 +EDI: AQUAFINANCE.COM Aug 28 2019 06:43:00 Aqua Finance Inc, 1 Corporate Dr,
 Wausau, WI 54401-1724
 14245419 EDI: BANKAMER.COM Aug 28 2019 06:43:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 14245420 +EDI: TSYS2.COM Aug 28 2019 06:43:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14245421 EDI: CAPITALONE.COM Aug 28 2019 06:43:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 14245423 EDI: CCS.COM Aug 28 2019 06:43:00 CCS, Payment Processing Center, PO Box 55126,
 Boston, MA 02205-5126
 14245424 +EDI: CHASE.COM Aug 28 2019 06:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14245426 +EDI: PHINHARRIS Aug 28 2019 06:43:00 Childrens Hospital of Phila,
 c/o Harris and Harris Ltd, P.O. Box 5462, Chicago, IL 60680-5462
 14245427 +EDI: CRFRSTNA.COM Aug 28 2019 06:43:00 Credit First N A, 6275 Eastland Rd,
 Brookpark, OH 44142-1399
 14245428 +EDI: DISCOVER.COM Aug 28 2019 06:43:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14245433 +E-mail/Text: blegal@phfa.org Aug 28 2019 02:46:07 Pa Housing Finance Age, 211 N Front St,
 Harrisburg, PA 17101-1406
 14245436 E-mail/Text: BankruptcyMail@questdiagnostics.com Aug 28 2019 02:46:23 Quest Diagnostics,
 PO Box 740781, Cincinnati, OH 45274-0781
 14245439 +EDI: DRIV.COM Aug 28 2019 06:43:00 Santander Consumer USA, P.O. Box 961245,
 Ft. Worth, TX 76161-0244
 14245440 +E-mail/Text: bankruptcy@swmc.com Aug 28 2019 02:46:09 Sun West Mortgage Co I,
 18303 Gridley Rd, Cerritos, CA 90703-5400
 14245441 +EDI: RMSC.COM Aug 28 2019 06:43:00 Synccb/gapdc, Po Box 965005, Orlando, FL 32896-5005
 14245442 +EDI: RMSC.COM Aug 28 2019 06:43:00 Synccb/toysrus, Po Box 965005, Orlando, FL 32896-5005
 14245443 EDI: TDBANKNORTH.COM Aug 28 2019 06:43:00 Td Bank N.a., 70 Gray Rd, Portland, ME 04105
 14245445 EDI: USAA.COM Aug 28 2019 06:43:00 Usaa Savings Bank, Po Box 47504,
 San Antonio, TX 78265

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2019 at the address(es) listed below:

JOHN M. KENNEY on behalf of Debtor Patrick G. Scullion jken330@comcast.net,
Kathy@jkenneylaw.com
KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Patrick G. Scullion</u>	Social Security number or ITIN	xxx-xx-0355
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-18200-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick G. Scullion

8/27/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.